NOTICE OF BRANCH OPENING

Application of First-Citizens Bank & Trust Company, Raleigh, Wake County, North Carolina, for authority to establish a branch at 517 West Morse Boulevard, Winter Park, Orange County, FL 32789, to be known as the Winter Park branch, has been filed with the North Carolina Commissioner of Banks to be processed in accordance with NCGS 53C-6-15.

The public is invited to submit written comments on this application to the Commissioner of Banks, 4309 Mail Service Center, Raleigh, NC 27699-4309. The comment period on this application will end 15 days from the date of publication. The Commissioner of Banks will consider comments received within the comment period.